

FIG. 1

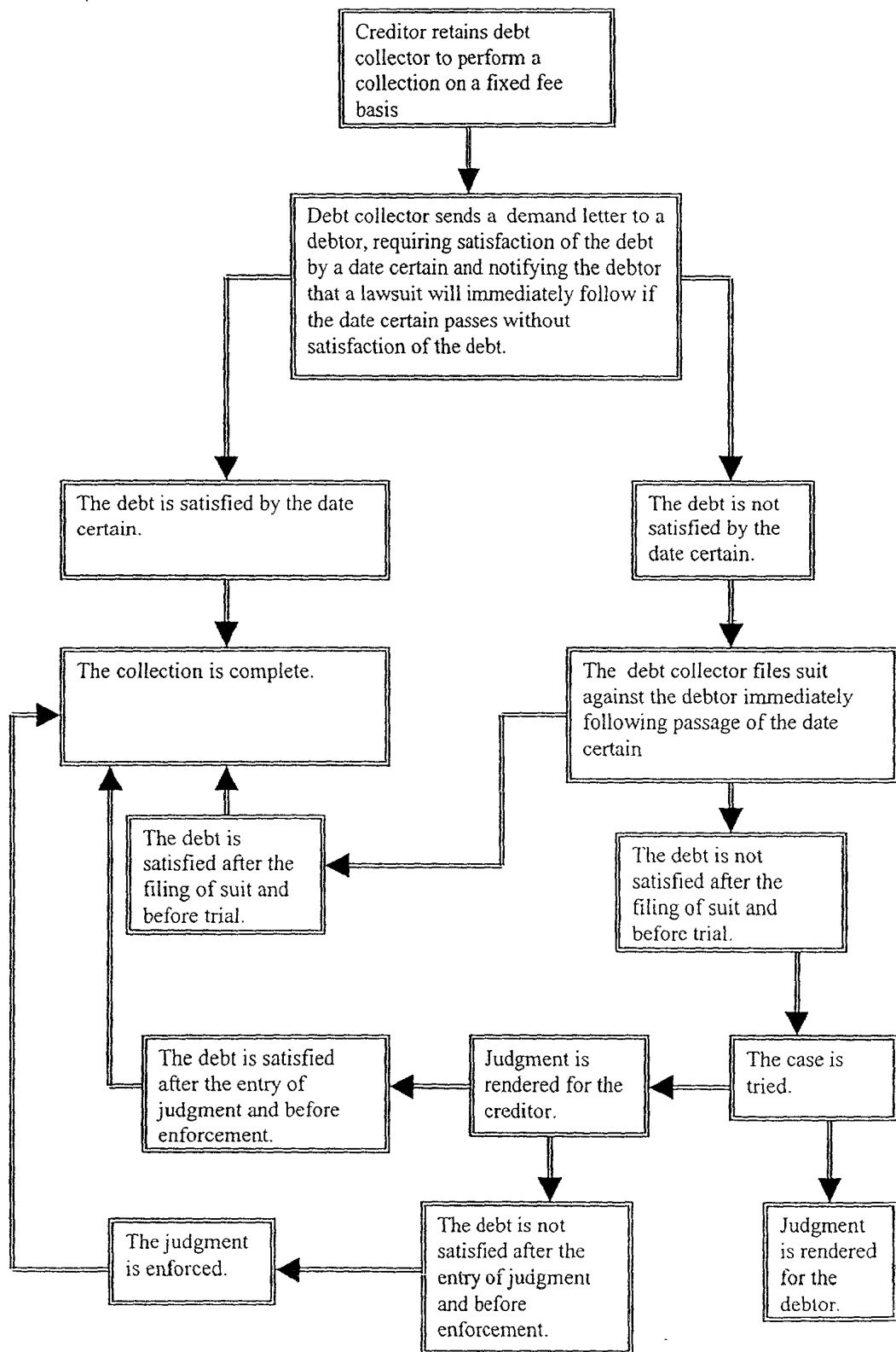


FIG. 2

[Date]

[Corporate Debtor]

RE: [Creditor]

Dear Corporate Debtor:

Please be advised that I represent Creditor in resolving the amounts due and owing by you to my client. Creditor provided you with products and services for which you have not fully paid. As of this date, the amount of \$X (the "Amount Due") remains unpaid.

Creditor has made several attempts to collect the Amount Due. However, those attempts were either rebuffed or not responded to. The time for resolving this dispute for the Amount Due has passed and Creditor is now entitled to the reasonable attorneys' fees I charge in reducing this debt to judgment.

As of this date, Creditor is entitled to payment of the Amount Due (\$X), and an additional fee of \$Y, which represents interest, late charges and those reasonable fees and costs incurred to date in collecting this amount. Therefore, the total amount currently owed by you to Creditor is \$X+Y. Under Arizona law (A.R.S. § 12-341.01), Creditor could be entitled to collect attorney's fees for any and all litigation arising out of your business relationship. By ignoring this demand and proceeding towards trial, you can only increase the amount you may eventually have to pay.

This is the only demand letter you will receive from me. If the amount of \$X+Y is not paid within 10 days from the date of this letter Creditor has authorized me to take immediate legal action. You must remit a check in the amount of \$X+Y within 10 days to resolve this matter without a lawsuit being filed.

Your prompt attention to this matter is required.

Sincerely,

[Collection Service or Attorney]

Fig. 3

[Date]

[Individual Debtor]

RE: [Creditor]

Dear Individual Debtor:

This communication is an attempt to collect a debt and is from an attorney to collect a debt. You are hereby advised that unless you dispute the validity of the debt, or any portion thereof, in writing within thirty (30) days after receipt of this notice, my client will assume that the debt is valid. If you notify this office in writing within this thirty (30) day period that the debt, or any portion thereof, is disputed we shall obtain verification of the debt and a copy of such verification will be mailed to you by us. This communication is an attempt to collect a debt for Creditor and any information obtained as a result thereof will be used for that purpose.

Please be advised that I represent Creditor in resolving the amounts due and owing by you to my client. Creditor performed services for you. As of this date, the amount of \$X (the "Amount Due") remains unpaid.

Creditor has made several attempts to collect the Amount Due. However, you have refused to pay the debt. On behalf of Creditor a formal demand is hereby made that full payment be remitted to this office or satisfactory arrangements be made with this office for payment within thirty (30) days of the date of this letter. If you fail to comply with either of the above options, further action will be instituted.

In the event that suit is filed, we will seek to recover attorney's fees, interest and Court costs as well as the outstanding balance due of \$X.

Your prompt attention to this matter is required.

Sincerely,

[Collection Service or Attorney]

FIG. 4